

REAL ESTATE LOAN WORKSHEET INSTRUCTIONS
(Home Improvement/Closed-End Home Equity)

1. Enter borrower's name.
2. Enter loan number.

Truth in Lending, Regulation Z - Answer the following (YES/NO/NA):

3. Was the correct rescission notice provided? (YES/NO/NA) Include Date.
4. Were funds disbursed after the 3 day rescission period? (YES/NO/NA)
5. Was the assumption notice provided?
6. Was the Consumer Handbook For Adjustable Rate Mortgages (CHARM) provided as required by Regulation Z?
7. Were the Adjustable Rate Mortgage (ARM) disclosures provided as required by Regulation Z and did the disclosure include all required information?
8. Were all subsequent ARM disclosures provided as required?

Real Estate Settlement Procedures, Regulation X - Answer the following (YES/NO/NA):

9. Was the Mortgage Servicing Disclosure Statement (MSDS) provided as required by Regulation X? (Required only on first liens.)
10. Was the Good Faith Estimate (GFE) properly completed and provided as required by Regulation X?
11. Was the HUD1/1A prepared correctly and available for review as required by the regulation?
12. Was the Mortgage Servicing Transfer Notice (Transfer Notice) provided as required and did it meet all regulatory requirements? (Required only on first liens.)
13. Was the GFE comparable to the HUD1/1A?
14. The blank space after #12 above can be utilized to reflect any applicable RESPA disclosures such as escrow disclosures.

Flood Insurance - Answer the following (YES/NO/NA):

15. Was the Standard Flood Determination Form properly completed?
16. Was the Flood Notice provided to the borrower and servicer as required and did it meet all regulatory requirements?
17. Is a flood insurance escrow required and was it established? (**NOTE: If loan is subject to RESPA, escrows must comply with Section 3500.17.**)
18. Was a written notice sent to the Director of FEMA (or designee) regarding the name of the servicer of any loan located in a special flood hazard area, or when there was a change in the servicer?
19. Is the flood insurance policy current?

20. Is the amount of flood insurance sufficient?

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Real Estate Loan Worksheet Instructions (continued)

Fair Housing, Part 338/ECOA

21. Was monitoring information collected? (YES/NO/NA)
22. Was the Appraisal Notice availability statement provided? (YES/NO/NA)
23. Enter the Race of the applicant.
24. Enter the Sex of the applicant.
25. Enter the Age of the applicant.
26. Enter the Marital Status (Mar Stat) of the applicant.
27. Enter the Race of the co-applicant.
28. Enter the Sex of the co-applicant.
29. Enter the Age of the co-applicant.
30. Enter the Marital Status (Mar Stat) of the co-applicant.

Fair Lending

31. Enter the loan amount requested.
32. Enter the loan amount granted.
33. Enter then loan-to-value ratio.
34. Enter the loan-to-price ratio.
35. Enter the monthly debt-to-income ratio.
36. Enter the housing payment-to-income ratio.
37. Enter monthly income. (Either gross or net. Be consistent.)

HMDA

38. Was HMDA data collected? (YES/NO/NA)
39. LAR - Was information transferred to the LAR correctly and within the 30 day requirement? (YES/NO/NA)
40. Enter financial institution's name.
41. Enter examination date.